

## BBVA CONSUMO 3 Fondo de Titulización de Activos

### Cartera de Activos Titulizados / Portfolio of Securitised Assets

#### Distribución Geográfica por Comunidades / Geographical Distribution by Regions

Activos / Assets: Préstamos a personas físicas para consumo / Consumer loans to individuals

Fecha / Date: 30/11/2008

Divisa / Currency: EUR

| Comunidades<br>Regions                      | Saldo Vivo de Principal<br>Outstanding Principal Balance |               |                       |               | Principal Vencido Impagado<br>Overdue Principal |               |                     |                 | Principal Pendiente Vencimiento<br>Outstanding Principal |               |                       |               |
|---------------------------------------------|----------------------------------------------------------|---------------|-----------------------|---------------|-------------------------------------------------|---------------|---------------------|-----------------|----------------------------------------------------------|---------------|-----------------------|---------------|
|                                             | Num.                                                     | %             | Importe / Amount      | %             | Num.                                            | %             | Importe / Amount    | %               | Num.                                                     | %             | Importe / Amount      | %             |
| Andalucía / Andalucía                       | 13.294                                                   | 19,77         | 186.456.303,38        | 19,43         | 1.337                                           | 19,00         | 447.267,32          | 18,52           | 13.294                                                   | 19,77         | 186.009.036,06        | 19,43         |
| Aragón / Aragón                             | 1.221                                                    | 1,82          | 17.631.166,89         | 1,84          | 120                                             | 1,71          | 47.304,91           | 1,96            | 1.221                                                    | 1,82          | 17.583.861,98         | 1,84          |
| Asturias / Asturias                         | 1.493                                                    | 2,22          | 21.813.384,72         | 2,27          | 133                                             | 1,89          | 35.222,72           | 1,46            | 1.493                                                    | 2,22          | 21.778.162,00         | 2,28          |
| Canarias / Canary Islands                   | 4.857                                                    | 7,22          | 68.694.230,06         | 7,16          | 728                                             | 10,35         | 210.153,81          | 8,70            | 4.857                                                    | 7,22          | 68.484.076,25         | 7,15          |
| Cantabria / Cantabria                       | 403                                                      | 0,60          | 5.644.585,31          | 0,59          | 40                                              | 0,57          | 10.558,71           | 0,44            | 403                                                      | 0,60          | 5.634.026,60          | 0,59          |
| Castilla y León / Castilla-Leon             | 2.214                                                    | 3,29          | 33.329.900,10         | 3,47          | 205                                             | 2,91          | 62.198,40           | 2,58            | 2.214                                                    | 3,29          | 33.267.701,70         | 3,48          |
| Castilla-La Mancha / Castilla-La Mancha     | 3.357                                                    | 4,99          | 46.481.721,53         | 4,84          | 305                                             | 4,34          | 122.243,85          | 5,06            | 3.357                                                    | 4,99          | 46.359.477,68         | 4,84          |
| Cataluña / Catalonia                        | 13.789                                                   | 20,51         | 201.925.832,38        | 21,04         | 1.368                                           | 19,45         | 494.933,09          | 20,49           | 13.787                                                   | 20,51         | 201.430.899,29        | 21,04         |
| Ceuta / Ceuta                               | 175                                                      | 0,26          | 2.703.760,00          | 0,28          | 30                                              | 0,43          | 9.012,36            | 0,37            | 175                                                      | 0,26          | 2.694.747,64          | 0,28          |
| Comunidad Valenciana / Valencia             | 8.168                                                    | 12,15         | 114.398.541,25        | 11,92         | 971                                             | 13,80         | 352.048,02          | 14,58           | 8.167                                                    | 12,15         | 114.046.493,23        | 11,91         |
| Extremadura / Extremadura                   | 1.447                                                    | 2,15          | 19.631.532,80         | 2,05          | 119                                             | 1,69          | 33.359,81           | 1,38            | 1.447                                                    | 2,15          | 19.598.172,99         | 2,05          |
| Galicia / Galicia                           | 2.403                                                    | 3,57          | 33.569.756,64         | 3,50          | 240                                             | 3,41          | 72.685,78           | 3,01            | 2.403                                                    | 3,57          | 33.497.070,86         | 3,50          |
| Islas Baleares / Balearic Islands           | 1.462                                                    | 2,17          | 21.414.786,42         | 2,23          | 168                                             | 2,39          | 54.224,88           | 2,25            | 1.462                                                    | 2,17          | 21.360.561,54         | 2,23          |
| La Rioja / La Rioja                         | 171                                                      | 0,25          | 2.249.985,88          | 0,23          | 24                                              | 0,34          | 9.224,67            | 0,38            | 171                                                      | 0,25          | 2.240.761,21          | 0,23          |
| Madrid / Madrid                             | 8.109                                                    | 12,06         | 117.051.121,65        | 12,20         | 804                                             | 11,43         | 289.619,41          | 11,99           | 8.108                                                    | 12,06         | 116.761.502,24        | 12,20         |
| Melilla / Melilla                           | 239                                                      | 0,36          | 3.993.913,14          | 0,42          | 25                                              | 0,36          | 7.979,72            | 0,33            | 239                                                      | 0,36          | 3.985.933,42          | 0,42          |
| Murcia / Murcia                             | 2.094                                                    | 3,11          | 29.927.093,39         | 3,12          | 218                                             | 3,10          | 90.358,71           | 3,74            | 2.093                                                    | 3,11          | 29.836.734,68         | 3,12          |
| Navarra / Navarra                           | 546                                                      | 0,81          | 7.179.076,09          | 0,75          | 51                                              | 0,72          | 18.137,06           | 0,75            | 546                                                      | 0,81          | 7.160.939,03          | 0,75          |
| País Vasco / Basque Country                 | 1.794                                                    | 2,67          | 25.527.120,88         | 2,66          | 149                                             | 2,12          | 48.665,53           | 2,01            | 1.794                                                    | 2,67          | 25.478.455,35         | 2,66          |
| <b>Total :</b>                              | <b>67.236</b>                                            | <b>100,00</b> | <b>959.623.812,51</b> | <b>100,00</b> | <b>7.035</b>                                    | <b>100,00</b> | <b>2.415.198,76</b> | <b>100,00</b>   | <b>67.231</b>                                            | <b>100,00</b> | <b>957.208.613,75</b> | <b>100,00</b> |
| <b>Media Ponderada / Weighted Average :</b> |                                                          |               |                       |               |                                                 |               |                     |                 |                                                          |               |                       |               |
| <b>Media Simple / Average :</b>             |                                                          |               | <b>14.272,47</b>      |               |                                                 |               |                     | <b>343,31</b>   |                                                          |               |                       |               |
| <b>Mínimo / Minimum :</b>                   |                                                          |               | <b>103,79</b>         |               |                                                 |               |                     | <b>0,01</b>     |                                                          |               |                       |               |
| <b>Máximo / Maximum :</b>                   |                                                          |               | <b>64.630,97</b>      |               |                                                 |               |                     | <b>6.091,89</b> |                                                          |               |                       |               |